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## WORK AT HOME SCHEMES

### WHAT IS A WORK-AT- HOME SCHEME?

Have you seen the ads in the newspaper or posted on utility poles or even the internet?

- Work from home
- No experience necessary
- Earn more than \$250/week
- Make your own hours
- Unlimited potential
- Call now!

What are the advertisers not telling you?

- Send us your money first for necessary equipment
- Spend your own money on ads and postage
- You pay for copies and supplies
- Unlimited work hours
- No benefits

Work-at-home con artists make and break promises. Don't be a victim.

### DON'T BE A VICTIM

You may dream of working from your own home, but your dream can become a nightmare if you fall victim to a "work-at-home" scheme. These schemes target the elderly, people with disabilities, mothers with young children, individuals with low incomes and Spanish-speaking people.

### CLASSIC WORK-AT-HOME SCHEMES

- Medical billing. They'll tell you that paper billing is out. Medical professionals want to outsource billing electronically and you can provide that important service from your own home.

The con artists do not tell you that you are the person who must sell your services to medical professionals. No one will provide you with clients who want you to handle their billing and competition is fierce. You are unlikely to even recoup your investment.

- Envelope stuffing. What could be easier? Except that you won't get any information until you

pay a fee. When your money is gone, they'll tell you to use the same scam on others. Advertise or recruit friends to send you money so you can teach them the scheme. Inexpensive machines stuff envelopes – not home-based people.

- Assembly or craft work. Of course **you** must purchase the materials and equipment to produce the items such as key chains or jewelry that will be sold. After many hours of work, it is likely that you will not be paid for your output. In fact, you may be told that the quality of your work is too poor to market.

## **HOW CAN I PROTECT MYSELF?**

Ask questions –

- ✓ What does the job include?
- ✓ Do I have to invest my own money?
- ✓ What do I get for my money?
- ✓ Who pays me and when?
- ✓ Is it salary or hourly wage or commission?
- ✓ Is any of my money refundable?

Get and check references! One is not enough and beware - the reference may be part of the scheme to lure you into becoming a victim. Ask the references the same questions you ask the person offering the work and any other questions that may be appropriate such as “How long have you worked for this employer?”

Contact the Better Business Bureau to see whether complaints have been filed. But keep in mind that no record of complaints may mean the business is new or has a new name.

## **WHAT DO I DO IF I AM A VICTIM OF A WORK-AT-HOME SCHEME?**

- > Call the Attorney General's Consumer Protection Unit toll-free at 800-220-5424 from anywhere in Delaware or at 577-8600 in New Castle County.
- > Call the Federal Trade Commission at 1-877-382-4357 or go to [www.ftc.gov](http://www.ftc.gov)
- > Call the U.S. Postal Inspection Service at [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)
- > Call the local Better Business Bureau or go to [www.bbb.org](http://www.bbb.org)